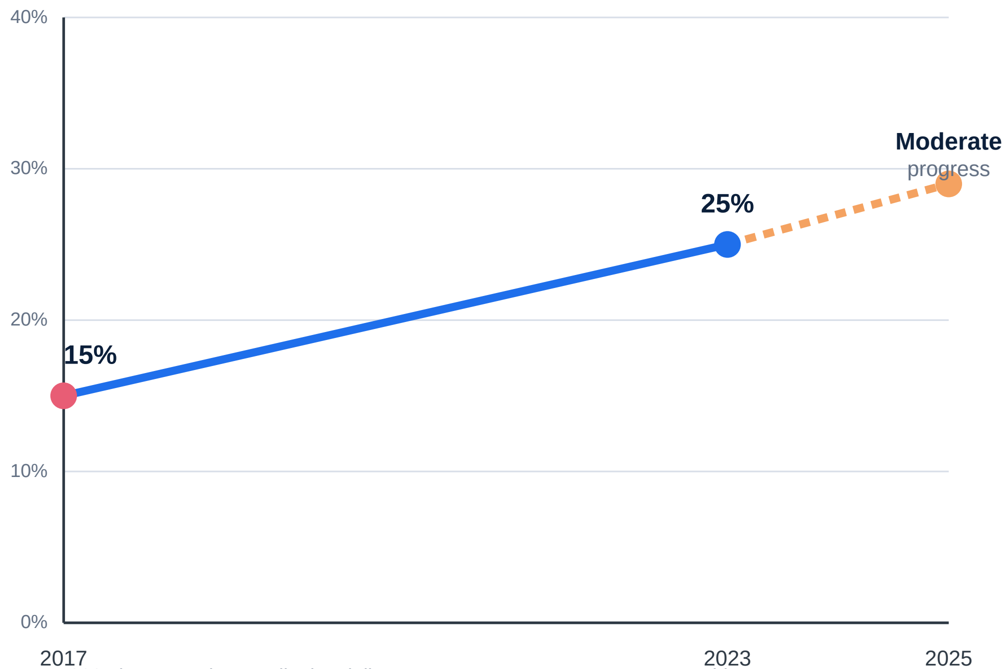
Women Empowerment and Gender Mainstreaming

Trend analysis for IGR Scorecard Development: Sierra Leone, 2017 - 2025

2017	2023	2025	Gap
15%	**25%**	**Moderate**	**+10 pts**
Women with formal bank account	Financial inclusion baseline	Delivery progress recorded	Improvement from 2017 to 2023

Strategic objective: consolidate gains from state investment in women's political, social, economic and cultural empowerment, while mainstreaming gender into national, sectoral and local policies, plans, budgets and programmes to narrow inequality.

Trend: Women's access to finance and financial services



Note: 2025 is reported as qualitative delivery status, not a new account ownership percentage.

Headline Trend Analysis

2017: Women faced deep financial exclusion, with only about 15% having a formal bank account compared with about 25% of men. This shows a clear gender gap in access to formal finance.

2023: The baseline improved to 25%, supported by the existence of a National Financial Inclusion Strategy and growing policy focus on women's inclusion.

2025: Delivery shows moderate progress. Tailored financial products, micro-credit, mobile financial services and savings schemes are being introduced, while the regulatory environment has improved. However, low awareness, digital literacy gaps, high collateral requirements and cultural barriers continue to constrain impact.

2025 Scorecard Status

Policy and regulatory reform	70/100
Product availability and access	60/100
Awareness and usage	42/100

Scorecard Interpretation and Development Notes

Indicator: Women's access to finance and financial services drastically improved

Year-by-Year Trend Interpretation

2025 STATUS: MODERATE PROGRESS

Year	Evidence	Trend meaning	Scorecard reading
2017	About 15% of women had a formal bank account, compared with about 25% of men.	Low baseline and strong evidence of gender inequality in formal financial access.	Starting point: deep exclusion
2023	Women's financial inclusion baseline recorded at 25%; National Financial Inclusion Strategy existed.	Improvement in access and stronger policy framework, but inclusion remains below desired level.	Improving: policy-backed progress
2025	Moderate progress in tailored products, micro-credit, mobile finance and savings schemes. Regulatory environment improved, but awareness remains low.	Reform has moved from policy to delivery, but usage and reach need stronger community-level implementation.	Moderate progress: delivery underway

Key Message for the IGR Scorecard

Sierra Leone has moved from a period of low female financial access in 2017 to a more structured and reform-driven environment by 2025. The 10 percentage point gain between 2017 and 2023 is significant, but the 2025 evidence shows that the next challenge is not only access, but active usage, affordability, trust, digital literacy and business growth for women entrepreneurs.

Recommended Scorecard Indicators to Track Next

1. Percentage of women with active formal bank or mobile money accounts.
2. Number and value of women-owned SME loans issued annually.
3. Share of women accessing micro-credit, savings groups and digital finance products.
4. Reduction in collateral barriers for women entrepreneurs.
5. Financial and digital literacy coverage for women at district level.

Sources: MTNDP 2024-2030 Page 87; World Bank Sierra Leone Inclusive and Sustainable Growth DPO; UNCDF cited in MTNDP; Ministry of Gender and Social Welfare; Invest Salone Study.